

Jeevan Labh



JEEVAN LABH PLAN



Jeevan Labh is one of the best selling endowment insurance plan offered by LIC. This non-market linked with profit plan comes along with many life benefits.

KEY FEATURES

1. Limited Premium paying
2. Plan is available for for a policy term of 16, 21 and 25 years.
3. Policyholders can avail loan facility on this plan
4. Tax benefits, under the section 80C on Indian Income Tax act are available for the premium paid.

BENEFITS

- **Maturity Benefit** - If a policy holder survives the term of the policy, they are paid out of maturity benefit in the form of sum assured.
- **Death Benefit** - In the even of death of the policyholder, his/her nominees are paid out of maturity benefit





ELIGIBILITY CRITERIA



	Minimum	Maximum
Sum Assured	Rs. 2,00,000	No limit
Policy term (in years)	16, 21, 25	
Premium paying terms (in years)	10 for 16 years of policy term	
	15 for 21 years of policy term	
	16 for 25 years of policy term	
Age at entry	8 years (completed)	59 years for policy term 16 years
		54 years for policy term 21 years
		50 years for policy term 25 years
Maximum maturity age	75 years	
Premium paying facility	Annually, Half-yearly, Quarterly, Monthly	

10 for 16 years of policy term

Age	Mode rebate (yearly)	Mode rebate (half yearly)	Mode reabte (quarterly, monthly)
20	65972.8	66663.2	67300
21	66009.99653	66702.43767	67309.124
22	66035.31728	66729.74192	67317.632
23	66051.73333	66748.11287	67326.628
24	66062.07488	66760.40832	67337.216
25	66069.03125	66769.34375	67350.5
26	66075.15088	66777.49232	67367.584
27	66082.84133	66787.28487	67389.572
28	66094.36928	66801.00992	67417.568
29	66111.86053	66820.81367	67452.676
30	66137.3	66848.7	67496
31	66172.53173	66886.53047	67548.644
32	66219.25888	66936.02432	67611.712
33	66279.04373	66998.75847	67686.308
34	66353.30768	67076.16752	67773.536
35	66443.33125	67169.54375	67874.5

36	66550.25408	67280.03712	67990.304
37	66675.07493	67408.65527	68122.052
38	66818.65168	67556.26352	68270.848
39	66981.70133	67723.58487	68437.796
40	67164.8	67911.2	68624
41	67368.38293	68119.54727	68830.564
42	67592.74448	68348.92272	69058.592
43	67838.03813	68599.48007	69309.188
44	68104.27648	68871.23072	69583.456
45	68391.33125	69164.04375	69882.5
46	68698.93328	69477.64592	70207.424
47	69026.67253	69811.62167	70559.332
48	69373.99808	70165.41312	70939.328
49	69740.21813	70538.32007	71348.516
50	70124.5	70929.5	71788



15 for 21 years of policy term

Age	mode rebate (yearly)	mode rebate (half yearly)	mode rebate (quarterly, monthly)
20	42195.4	42694.2	43051
21	42248.58769	42743.88402	43062.973
22	42289.25744	42780.53952	43076.464
23	42320.97409	42807.75522	43092.631
24	42347.12224	42828.93792	43112.632
25	42370.90625	42847.3125	43137.625
26	42395.35024	42865.92192	43168.768
27	42423.29809	42887.62722	43207.219
28	42457.41344	42915.10752	43254.136
29	42500.17969	42950.86002	43310.677
30	42553.9	42997.2	43378
31	42620.69729	43056.26082	43457.263
32	42702.51424	43129.99392	43549.624
33	42801.11329	43220.16882	43656.241
34	42918.07664	43328.37312	43778.272
35	43054.80625	43456.0125	43916.875

36	43212.52384	43604.31072	44073.208
37	43392.27089	43774.30962	44248.429
38	43594.90864	43966.86912	44443.696
39	43821.11809	44182.66722	44660.167
40	44071.4	44422.2	44899
41	44346.07489	44685.78162	45161.353
42	44645.28304	44973.54432	45448.384
43	44968.98449	45285.43842	45761.251
44	45316.95904	45621.23232	46101.112
45	45688.80625	45980.5125	46469.125
46	46083.94544	46362.68352	46866.448
47	46501.61569	46766.96802	47294.239
48	46940.87584	47192.40672	47753.656
49	47400.60449	47637.85842	48245.857
50	47879.5	48102	48772



16 for 25 years of policy term

Age	Mode rebate (yearly)	Mode rebate (half yearly)	Mode rebate (quarterly, monthly)
20	35575.8	35931.2	36307
21	35613.27623	35969.17542	36339.159
22	35650.11248	36006.56192	36372.912
23	35687.97903	36045.04862	36409.573
24	35728.51808	36086.29632	36450.456
25	35773.34375	36131.9375	36496.875
26	35824.04208	36183.57632	36550.144
27	35882.17103	36242.78862	36611.577
28	35949.26048	36311.12192	36682.488
29	36026.81223	36390.09542	36764.191
30	36116.3	36481.2	36858
31	36219.16943	36585.89822	36965.229
32	36336.83808	36705.62432	37087.192
33	36470.69543	36841.78422	37225.203
34	36622.10288	36995.75552	37380.576
35	36792.39375	37168.8875	37554.625

36	36982.87328	37362.50112	37748.664
37	37194.81863	37577.88902	37964.007
38	37429.47888	37816.31552	38201.968
39	37688.07503	38079.01662	38463.861
40	37971.8	38367.2	38751
41	38281.81863	38682.04502	39064.699
42	38619.26768	39024.70272	39406.272
43	38985.25583	39396.29582	39777.033
44	39380.86368	39797.91872	40178.296
45	39807.14375	40230.6375	40611.375
46	40265.12048	40695.48992	41077.584
47	40755.79023	41193.48542	41578.237
48	41280.12128	41725.60512	42114.648
49	41839.05383	42292.80182	42688.131
50	42433.5	42896	43300



CHOOSE WISELY



**Jeevan Labh Exclusions: If the policyholder commits suicide within one year from the insurance commencement date, the insurance policy will be cancelled and no benefits will be paid out to the nominees of the life insured.

If you have any questions on the LIC Jeevan Labh Policy, we will be happy to help out.

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